

# EL PASO HERALD

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No. 97 *Testament* Secretary.

## Free Round Trips To El Paso

THE Merchants' association is launched and every merchant in the city, including the real estate merchants, will find it advantageous to join. The Merchants' association will have special functions that will in no way conflict with those of the chamber of commerce. In fact, the Merchants' association will be a valuable ally of the chamber of commerce and not a competitor. The merchants in all lines have certain interests in common which can be furthered by action in common. The lines of work have been carefully thought out, and direct and indirect benefit to members will be far greater than the cost of membership.

An explanation of the "free fare" plan to encourage purchases in El Paso stores by outsiders from the smaller cities and towns will be of interest at this time. San Antonio has one of the most successful associations in the United States organized for this purpose. The San Antonio association has 75 members, covering 50 different lines of mercantile business. The advertising matter of the association is printed in 10,000 lots and given very wide distribution throughout the trade area of the city.

When an out of town purchaser wishes to take advantage of the free fare plan, he asks the first merchant on whom he calls for a "transportation check," which consists of a blank containing the names of all the merchant members of the association with spaces for the date, amount purchased, and signature of the firm, and space at the end for the total amount purchased and for figuring up the fare to be refunded, also a receipt blank to be signed finally by the purchaser. It costs the out of town customer absolutely nothing to take advantage of the plan; the only requirement is that the trading must of course be done with members of the association. After the customer finishes his trading, he takes the complete blank with all the entries to a bank, or to a member of the association, and the cash rebate for the railroad fare is made without delay or formality of any kind.

The fare rebate is based on the total purchases in the city from all the merchant members put together. The total outlay for railroad transportation will be refunded up to 5 percent of the total entries in the purchase rebate book. If the purchases are insufficient to justify the return of the full round fare, the rebate is made on the basis of 5 percent of the total purchases, which will apply toward the railroad fare. The only identification or proof required is a receipt from a railroad ticket agent or train conductor showing the amount of fare actually paid.

The saving to purchasers would be about as follows:  
Round trip fare for 10 miles refunded on purchases of \$12 or more.  
Round trip fare for 20 miles refunded on purchases of \$24 or more.  
Round trip fare for 30 miles refunded on purchases of \$36 or more.  
Round trip fare for 40 miles refunded on purchases of \$48 or more.  
Round trip fare for 50 miles refunded on purchases of \$60 or more.  
Round trip fare for 60 miles refunded on purchases of \$72 or more.  
Round trip fare for 70 miles refunded on purchases of \$84 or more.  
Round trip fare for 80 miles refunded on purchases of \$96 or more.  
Round trip fare for 90 miles refunded on purchases of \$108 or more.  
Round trip fare for 100 miles refunded on purchases of \$120 or more.  
Round trip fare for 110 miles refunded on purchases of \$132 or more.  
Round trip fare for 120 miles refunded on purchases of \$144 or more.  
Round trip fare for 130 miles refunded on purchases of \$156 or more.  
Round trip fare for 140 miles refunded on purchases of \$168 or more.  
Round trip fare for 150 miles refunded on purchases of \$180 or more.  
Round trip fare for 160 miles refunded on purchases of \$192 or more.  
Round trip fare for 170 miles refunded on purchases of \$204 or more.  
Round trip fare for 180 miles refunded on purchases of \$216 or more.  
Round trip fare for 190 miles refunded on purchases of \$228 or more.  
Round trip fare for 200 miles refunded on purchases of \$240 or more.  
Round trip fare for 210 miles refunded on purchases of \$252 or more.  
Round trip fare for 220 miles refunded on purchases of \$264 or more.  
Round trip fare for 230 miles refunded on purchases of \$276 or more.  
Round trip fare for 240 miles refunded on purchases of \$288 or more.  
Round trip fare for 250 miles refunded on purchases of \$300 or more.  
Round trip fare for 260 miles refunded on purchases of \$312 or more.  
Round trip fare for 270 miles refunded on purchases of \$324 or more.  
Round trip fare for 280 miles refunded on purchases of \$336 or more.  
Round trip fare for 290 miles refunded on purchases of \$348 or more.  
Round trip fare for 300 miles refunded on purchases of \$360 or more.  
Round trip fare for 310 miles refunded on purchases of \$372 or more.  
Round trip fare for 320 miles refunded on purchases of \$384 or more.  
Round trip fare for 330 miles refunded on purchases of \$396 or more.  
Round trip fare for 340 miles refunded on purchases of \$408 or more.  
Round trip fare for 350 miles refunded on purchases of \$420 or more.  
Round trip fare for 360 miles refunded on purchases of \$432 or more.  
Round trip fare for 370 miles refunded on purchases of \$444 or more.  
Round trip fare for 380 miles refunded on purchases of \$456 or more.  
Round trip fare for 390 miles refunded on purchases of \$468 or more.  
Round trip fare for 400 miles refunded on purchases of \$480 or more.  
Round trip fare for 410 miles refunded on purchases of \$492 or more.  
Round trip fare for 420 miles refunded on purchases of \$504 or more.  
Round trip fare for 430 miles refunded on purchases of \$516 or more.  
Round trip fare for 440 miles refunded on purchases of \$528 or more.  
Round trip fare for 450 miles refunded on purchases of \$540 or more.  
Round trip fare for 460 miles refunded on purchases of \$552 or more.  
Round trip fare for 470 miles refunded on purchases of \$564 or more.  
Round trip fare for 480 miles refunded on purchases of \$576 or more.  
Round trip fare for 490 miles refunded on purchases of \$588 or more.  
Round trip fare for 500 miles refunded on purchases of \$600 or more.  
Round trip fare for 510 miles refunded on purchases of \$612 or more.  
Round trip fare for 520 miles refunded on purchases of \$624 or more.  
Round trip fare for 530 miles refunded on purchases of \$636 or more.  
Round trip fare for 540 miles refunded on purchases of \$648 or more.  
Round trip fare for 550 miles refunded on purchases of \$660 or more.  
Round trip fare for 560 miles refunded on purchases of \$672 or more.  
Round trip fare for 570 miles refunded on purchases of \$684 or more.  
Round trip fare for 580 miles refunded on purchases of \$696 or more.  
Round trip fare for 590 miles refunded on purchases of \$708 or more.  
Round trip fare for 600 miles refunded on purchases of \$720 or more.  
Round trip fare for 610 miles refunded on purchases of \$732 or more.  
Round trip fare for 620 miles refunded on purchases of \$744 or more.  
Round trip fare for 630 miles refunded on purchases of \$756 or more.  
Round trip fare for 640 miles refunded on purchases of \$768 or more.  
Round trip fare for 650 miles refunded on purchases of \$780 or more.  
Round trip fare for 660 miles refunded on purchases of \$792 or more.  
Round trip fare for 670 miles refunded on purchases of \$804 or more.  
Round trip fare for 680 miles refunded on purchases of \$816 or more.  
Round trip fare for 690 miles refunded on purchases of \$828 or more.  
Round trip fare for 700 miles refunded on purchases of \$840 or more.  
Round trip fare for 710 miles refunded on purchases of \$852 or more.  
Round trip fare for 720 miles refunded on purchases of \$864 or more.  
Round trip fare for 730 miles refunded on purchases of \$876 or more.  
Round trip fare for 740 miles refunded on purchases of \$888 or more.  
Round trip fare for 750 miles refunded on purchases of \$900 or more.  
Round trip fare for 760 miles refunded on purchases of \$912 or more.  
Round trip fare for 770 miles refunded on purchases of \$924 or more.  
Round trip fare for 780 miles refunded on purchases of \$936 or more.  
Round trip fare for 790 miles refunded on purchases of \$948 or more.  
Round trip fare for 800 miles refunded on purchases of \$960 or more.  
Round trip fare for 810 miles refunded on purchases of \$972 or more.  
Round trip fare for 820 miles refunded on purchases of \$984 or more.  
Round trip fare for 830 miles refunded on purchases of \$996 or more.  
Round trip fare for 840 miles refunded on purchases of \$1008 or more.  
Round trip fare for 850 miles refunded on purchases of \$1020 or more.  
Round trip fare for 860 miles refunded on purchases of \$1032 or more.  
Round trip fare for 870 miles refunded on purchases of \$1044 or more.  
Round trip fare for 880 miles refunded on purchases of \$1056 or more.  
Round trip fare for 890 miles refunded on purchases of \$1068 or more.  
Round trip fare for 900 miles refunded on purchases of \$1080 or more.  
Round trip fare for 910 miles refunded on purchases of \$1092 or more.  
Round trip fare for 920 miles refunded on purchases of \$1104 or more.  
Round trip fare for 930 miles refunded on purchases of \$1116 or more.  
Round trip fare for 940 miles refunded on purchases of \$1128 or more.  
Round trip fare for 950 miles refunded on purchases of \$1140 or more.  
Round trip fare for 960 miles refunded on purchases of \$1152 or more.  
Round trip fare for 970 miles refunded on purchases of \$1164 or more.  
Round trip fare for 980 miles refunded on purchases of \$1176 or more.  
Round trip fare for 990 miles refunded on purchases of \$1188 or more.  
Round trip fare for 1000 miles refunded on purchases of \$1200 or more.

The purposes of the San Antonio Free Fare association are thus stated in the advertising matter of the association:

"While the object and purpose of this association is, primarily, to induce you to trade in San Antonio by paying your fare, it is not with the sole purpose of present profit. The purpose of the association is largely to protect the reputation of the city as a trading center; to increase its permanent trade; to cultivate the friendship and good opinion of good people everywhere; to treat the visitor that he will come again; and in all proper ways to advance the mutual interests of the association and its patrons."

"The refunding of fare is but one means to these ends. It is in no way affects the price you pay for goods. In fact, the merchant does not know that your fare is to be refunded until after you have made your purchase. Any person anywhere who pretends you will pay a higher price is deceiving you—either intentionally or through ignorance of the facts—and usually to further his personal interests at your expense. But of even greater importance to the out of town buyer than a free ride to San Antonio is the privilege of seeing what he buys before paying for it, and of trading with merchants of known responsibility."

The plan is thoroughly good and has proved practical wherever tried. The larger the number of merchants who join the Retail Merchants' association and enter this plan, the greater the inducement to the out of town people to come here to do their trading. Every merchant, whatever line he may be engaged in, ought to join the association, for the cost to him will be very small and the general benefit to the community as well as the particular benefit to each member will be great out of all proportion to the first cost.

There is no valid objection against working the state convicts and county and city prisoners on the public roads. The convict lease system is thoroughly vicious, but the idea of maintaining prisoners in idleness is antiquated. Good roads are great civilizers and business builders.

There is no room in El Paso for any trading stamp scheme. It is to be hoped that the merchants of every degree from the smallest to the largest will turn down the trading stamp schemes whenever presented. They are illegitimate plans of merchandising and are costly and annoying. Every merchant will do better if he gives his account directly to the public through well advertised bargains.

Chicago believes in adjusting her educational system to modern needs. This may be because a woman is the city superintendent of schools, but the fact remains that the pupils' lockers in the high school are to be enlarged because they are too small to accommodate the girls' spring hats.

## A Little Texas Breeze

DURING the big sand storm in the Panhandle of Texas the other day Bill Hopkins' hat was blown off as he stood in the door of a store in Stratford, Texas. Bill smiled as he went across the street to buy a new hat, and said that he never did mind a little breeze.

Several days later Bill was in Texhoma 20 miles away and telling a friend of his loss at Stratford, the man left the room and returned with Bill's hat, which he had found in his dooryard the morning after the storm.

Fortunately we do not have high winds or sand storms in this section of the state (very often), and that story really belongs to Oklahoma anyhow.

## UNCLE WALT'S Denatured Poem

WHEN I was but a little lad I used to watch the men fill up their trusty briar pipes, and smoke, and smoke again. "Man's highest aim," I thought, "is just to make tobacco burn"; and so I swiped an old clay pipe, and started in to learn. Oils fish! the anguish I endured! The gasping, choking breaths! I curled me up behind the barn, and died a hundred deaths; and father found me writhing there, and stood me on my head, and lammed me with a barrel stave till I was nearly spelt; and mother shamed me sore, and said: "The world for ruin's sake, since I've become the parent of a fiend who smokes a pipe." Yet dauntless was their noble boy, untamed and undimmed; I quickly got another pipe—when can my glory fade? I cried aloud, sustained and soothed by an unswerving trust: "I am the captain of my soul, and I will smoke or bust." And so the day of triumph came, and I could smoke, and smoke, without becoming so distressed that I was fit to croak. Ah, many weary years since then have flown with ruthless speed, and I've burned up a million pipes and ninety tons of weed; and I have tried so hard to quit—and I have tried in vain; and so the small boy's courage gives the veteran a pain.

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(From The Herald of this date, 1896)

# 14 Years Ago To-day

Federal Court Opens Again.  
Chinaman Answers Murder Charge

Judge Maxey convened the April term of the federal court this morning, the grand jury being organized as follows: Foreman, E. A. Shelton, El Paso; J. S. York, Durham; Anton Knodler, Fort Davis; A. H. Brockfield, Pecos; S. D. Harmon, Alpine; J. A. White, Pecos; J. H. Doyle, Belen; Fat Coleman, Marfa; J. J. Mundy, El Paso; H. L. Kelly, Marfa; J. D. Jackson, Alpine; John Wakelet, Big Springs; Richard L. Mayer, San Elizario; J. J. Smith, Ysleta; T. L. Wright, Midland; Wm. Pulliam, Marathon; Sidney Ullman, El Paso; J. A. Strand, Alpine; R. M. Bressie, Big Springs. The judge instructed the grand jury to be particularly severe with smuggling merchants.

W. F. Payne appeared on the streets today with an electric bicycle lamp on his forehead, this being the first seen in El Paso.

Yee Yun is being tried in the district court today on the charge of murder. The Republican league club is called to meet tomorrow night at the courthouse.

A carload of Italians, bound from New York to California where they are to work in the vineyards, passed through El Paso this morning. A carload of Chinamen in bond passed through last night.

The new cases brought against Chapu, Aguirre and Johnson, from Arizona, were dismissed this afternoon by the United States commissioner.

E. Kohlberg has sold to E. Fink lots 3 and 4 in block 216 Campbell addition for \$2000.

Charles Townsend has bought of A. P. Coles the east 30 feet of lot 174, block 36 Mills Map, fronting on East Overland street.

Metal market: Silver 68 1/2; lead, \$3; copper, 100; Mexican pesos, 53c.

## LETTERS TO THE HERALD

**DOESN'T LIKE THINGS.**  
El Paso, Texas, April 5, 1910.  
Editor Herald:  
How about the Times making a stall for municipal waterworks and the "ring"? Why did the "ring" work so strenuously against the chamber of commerce candidates for school trustees? Why don't the city health board use some of that recent large order of disinfectants in the pestilential covered street crossings? Was boss Tweed's ghost recently seen giving danger signals by the "silly Rio Grande"?  
C. G. E. Reum.

**"FOOLISHNESS" IN SCHOOL.**  
El Paso, April 2.  
Editor Herald:  
I have decided to ask some questions. Why is it that El Paso makes such a fuss about keno when it has gambling going on right at home? There is a room in East El Paso in which they play keno and the board all goes go there, and they surely gamble on that one game.  
There is one policeman that passes that place three and four times a day, but he doesn't know that; that is not the only thing either.  
Why does El Paso go in debt for the schools? There is more foolishness in the schools here than in any other place. There are teachers who make fun of children by making them stand in their clothes are not decent to wear out in company. This happened last week in East El Paso. One teacher in another school tried to expel

## ROOSEVELT IS BUSY IN ROME

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against the colonel of the Rough Riders in Cuba.  
Merry Del Val's father, formerly Spanish ambassador to the Vatican, who came to Rome and who often complained of the haughty and boastful attitude of the United States in the days of Spanish defeat, said to a close friend: "It seems providential that my son should be the man to humble a Yankee president."

**Roosevelt Action Endorsed.**  
Roosevelt has received many messages, not only from friends in the United States, endorsing his action, but from people throughout Europe, many of whom he does not know. Hundreds of cablegrams from both Catholics and Protestants in America congratulating him on his stand relative to the conditions imposed by the Vatican have reached him, and yesterday afternoon when he returned to his hotel he found an American priest, not located in Rome, who warmly felicitated him upon what he had done, saying he believed that American Catholics would endorse his action.

The expresident, however, declines to give out any of the telegrams on the ground that they would serve to encourage the controversy he seeks to abate.

**Sees the City.**  
Tuesday afternoon, in company of professor Jesse Carter, director of the American school of classical studies at Rome, Mr. Roosevelt spent considerable time exploring the capitol forum. He was exceedingly enthusiastic, saying: "No man can inspect the ruins of classic Rome without feeling he is visiting the birthplace of civilization."

Returning, he stopped at the antique jewelry store which he visited 43 years ago as a boy. The proprietor searched the old register and found Roosevelt's name.

**Made a Mason.**  
Signor Ferra, sovereign grand commander of the supreme council, Ancient Accepted Scottish Rite, with a deputation, called at his apartments and conferred upon him a high Masonic title. Mr. Roosevelt delivered a brief speech in which he expressed gratification at the honor and insisted upon the principles of brotherhood, liberty and tolerance which he said form the basis of regular Free Masonry throughout the world.

**Dine at Embassy.**  
Mr. and Mrs. Roosevelt dined last

evening at the British embassy as the guests of Sir J. Rennell Rodd.  
This evening Mr. Roosevelt will be the guest of honor at the municipality dinner.

**Invitation to Castle.**  
Stuttgart, Germany, April 6.—Prince Maximilian of Württemberg, Von Wolfegg and Waldsee, has invited Mr. Roosevelt to visit Wolfegg castle to see the so-called "Baptismal Certificate of America," consisting of the famous Waldsee map of the world, bearing the date of 1877. On this map the name America first appeared.

**Cardinal Suffers Defeat.**  
Frankfurt-On-The-Main, April 6.—Frankfurter Zeitung Rome correspondent concluding a telegram regarding the Vatican-Roosevelt incident, says: "According to the judgment of all the clerical with whom I have spoken today and who are unprejudiced, Mr. Roosevelt's dignified declaration was a severe defeat which the Spanish cardinal and his papal secretary has suffered in the long course of his mistakes. This is the coronation of the whole. Another year of Merry Del Val and the bankruptcy of the curia will be complete."

**Details Published.**  
Vienna, Austria, April 6.—The Vienna newspapers are publishing the lengthy details of the Vatican incident, but they make few comments. The official Catholic papers maintain complete silence while the Liberal journals deplore the attitude of the Vatican officials.

**The Neue Presse says:**  
"The papal secretary of state is a Spaniard and the world is not wrong in believing that the old Spanish atmosphere dominates the Vatican."

**Baron Hengemuller von Hengarvar,** the Austrian ambassador to the United States, who is now in Austria on leave, is making all arrangements for Mr. Roosevelt's visit to Vienna and Budapest. The expresident will be received by the emperor on April 16.

Various dinner and luncheon will be given in his honor by count von Aehrenthal, the foreign minister, baron Hengemuller and others.

**New York Plans Reception.**  
New York, April 6.—To determine just what is the limit of Theodore Roosevelt's stay in Austria on leave, the committee named by mayor Gaynor to arrange the reception in New York is now in the city. The plan is to give him just as big a reception as he can stand. Most of the members believe he can stand a great deal and the program will be arranged with this idea in view.

More than 200 members of the committee met yesterday afternoon with Cornelius Vanderbilt presiding. When the program has been completed the board of aldermen will be asked for an appropriation to meet the expresident.

## Trouble and Honduras

How President Davila Secured Office and How He Remains There.

RESIDENT DAVILA, of Honduras, is reputed to be the most honest executive in Central America. That doesn't mean that he is a bed of roses. His term will expire next year, and the elections will be held sometime in October, 1911. In all likelihood he will not be a candidate for reelection. If he can serve out his term without a revolution to mar his peaceful history, he will have every reason to congratulate himself. The main argument that is directed against him by his opponents is that he owes his place at the head of the state to Zelaya, and that he must therefore be a henchman of Nicaragua's fallen dictator.

**Honduran Parties.**  
There are several political parties in Honduras. They differ solely as to their leaders. As to principle, or theories of government, they do not profess any definite convictions. Any one of them coming into power might be relied upon to continue the government in the same way that Zelaya is now running it. The personality of the leaders therefore becomes important. The party which supports Polycarpo Bonilla does not, at present, have considerable degree of popularity. Its most conspicuous members, aside from Don Polycarpo himself, are the brothers Ugarte, particularly Angel Ugarte, at one time minister to England, and again to the United States.

At the head of another and very influential party is Manuel Bonilla. He is no relative of Don Polycarpo, although bearing the same family name. Some of the leaders of this party are in exile. Among them is Fausto Davila, a relative of the actual president of Honduras.

Another conspicuous member of this faction, Gen. Gallardo, has in his time held high position under the government of Zelaya. He was some time governor of Tegucigalpa, and then governor of the Atlantic coast. Gallardo took a leading part in the war with Nicaragua, three years ago. He was in command of one of the armies operating against Zelaya. He withdrew from Honduras after peace had been established between the two countries, and president Davila had come into office.

Gallardo returned to Honduras about 18 months ago, but his motives were suspected, and within two weeks he was notified by friends that the climate wasn't nearly so healthy for him as he thought. The hint was sufficient. Gallardo got a stiff, and rowed hastily away to Belize.

**Polycarpo Bonilla.**  
Polycarpo Bonilla was once president of Honduras. He was one of three presidents who, in 1898, founded the republica mayor, or Greater Central American republic. This scheme he was associated with Zelaya of Nicaragua and Gutierrez of Salvador. The main feature of the union was a congress, which held its meetings in Managua.

Polycarpo even went so far as to recognize the existence of the republica mayor, and to accredit a minister to it. But within the year Regalado started a revolution in Salvador against Gutierrez, which diverted Salvador from the union, and it promptly dissolved. This was Don Polycarpo's principal exploit as a statesman.

Polycarpo Bonilla is a man of genuine talent. He was originally a lawyer, and made his home in Tegucigalpa. His term as president came to an end in 1898, when Sierra was peacefully elected to succeed him.

In 1902 Sierra declared in favor of free elections, that is, he proposed to allow all parties to present their candidates, and to surrender power to the man getting the majority of the votes cast. That sort of pronouncement might not awaken much interest in the rising star, but it was quite novel enough in Central America, and it was a considerable discussion. Some people urged Sierra to retain his hold on power.

**Election Declared Void.**  
Two candidates declared themselves—Arias and Manuel Bonilla. The contest was spirited. The influence of the government was thrown to Arias. In spite of all that Sierra could do to influence the issue, Manuel came in at the head of the polls. Sierra, whose honesty of purpose does not seem to be questioned, even now, by his political enemies, took the course, startling in view of his previous liberal declarations, of canceling the elections. He declared there was a fraud in the election, and the result entirely void.

This action, under the constitution, threw the election into the congress. At the same time Sierra arrested some of the most enterprising of the campaign managers of the Bonilla party, and put them in jail. Bonilla did not wait for anything to happen to him. He departed with all haste for Amapala, where his adherents proceeded to assemble. The meantime congress met and cast its vote for Arias.

**Arias Driven From Office.**  
Bonilla felt he had been badly treated and adopted the Central American expedient of revolution. Within three weeks he succeeded in driving Arias from office. There was some fierce fighting, in which Sierra took part in the conflict in person. When the result of the campaign was no longer in question, Sierra and Arias departed precipitately for Nicaragua.

Bonilla made a pretty good president. Two weeks after his inauguration his army was paid off and dismissed. His regime was marked by the absence of military parade, the common characteristic of Central American satrapies. The president was even

## NEW INSURANCE FOR EL PASO

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as the key rate will be discussed by the retail merchants and definite action taken at an early meeting.

**The New Rating.**  
The clause in the insurance policies applying to the co-insurance and the examples given in the book of schedules for the information of the insurance agents, read:

**The 80 Percent Co-insurance Clause.**  
"It is a part of the consideration of this policy and the basis upon which the rate of premium be fixed, that the assured shall maintain insurance on each item of property insured by his policy for not less than 80 percent of the actual cash value thereof, and by failing so to do, the assured shall be an insurer to the extent of such deficit and bear such proportionate part of the loss on each item."

**Co-insurance Explained.**  
"It has no effect whatever when the insurance is carried to the amount of 80 percent of value or more. In this

case, also, insurance pays entire loss not exceeding amount of policy.

**Example.**  
"Value, \$10,000; insurance, \$5000; loss, \$5000; insurance pays \$5000."  
"When both insurance and loss fall below 80 percent of the value the insured becomes a co-insurer (that is, stands as an insurance company) to the amount of the difference between the 80 percent of the value and the actual insurance in force at the time of fire."

**Example.**  
"Value, \$10,000; insurance \$7000; loss, \$5000."  
"Eighty percent value is \$8000—insurance being \$7000 less than this sum, and contributes to the loss in that proportion."  
"Insurance (\$7000) pays seven-eighths of loss (\$5000), \$4375; owner contributes one-eighth, \$625; amount of loss, \$5000."

The principle underlying co-insurance is the equalization of rates so that every man pays a premium in proportion to the indemnity realized in case of loss.

**"Inequality of Old System."**  
The inequality and injustice of the old system of insurance is shown by the following example on two buildings

known to ride around on horseback unattended in the suburbs of his capital. Bonilla became reckless. The financial policies of the Bonilla administration were admirable. Peace and plenty prevailed throughout the country. But Manuel was not free from the vices of his predecessors. He could and did, at times take things into his hands and smash the laws and the constitution with typical Central American recklessness; for instance, when he caused the arrest and imprisonment of seven congressmen, on the charge of conspiracy, invading the halls of congress and taking the members in the very place of assembly.

By and by, clever as he was, Manuel made a mistake. He sent Timoteo Miralra as minister to Nicaragua. Miralra was an accomplished gentleman, no doubt, but he wasn't enough of a diplomat to keep his chief from getting into trouble with Zelaya. In fact, Miralra advised Bonilla to enter into a hard-and-fast alliance with Zelaya, a project practically the same as that which Zelaya had in mind. This displeased Bonilla. From that day forth the ruler of Nicaragua set about to compass the destruction of the recalcitrant Honduran executive.

**War With Nicaragua.**  
The opportunity which annually presented itself resulted from the announcement of the king of Spain's award in the Honduras-Nicaragua boundary dispute. The king gave the territory in dispute to Honduras, and Bonilla thought he was entitled to send troops into that district and take possession.

His forces, however, were promptly attacked by Nicaraguan soldiers, as in the beginning of hostilities Zelaya was aided and abetted in his plans against Honduras by a number of "emigrados," such as Gens. Rosales and Gutierrez, Constantino Fiallos and ex-president Sierra. The men took to the hills and in raising and leading the army which was presently dispatched against Bonilla.

Though Salvador lent moral and material assistance to Honduras the campaign resulted in a complete defeat for Bonilla. The Nicaraguan troops defeated the Salvadoreans at Namasigue and at San Marcos.

One feature of the military operations was the advance of a Nicaraguan army under Gen. Juan Estrada along the northern coast of Honduras. Estrada—the same, by the way, who is causing so much disturbance in Nicaragua just at this moment—captured Truxillo, Celba, Puerto Cortes and San Pedro, and held the coast thenceforth until Davila, as provisional president, secured the withdrawal of the Nicaraguan forces from Honduran soil.

**Zelaya Thwarted.**  
Bonilla, after many adventures made his way to Mexico. Then he went to Belize, where he now makes his home. His deposition left the presidential chair vacant. It was necessary to find somebody to fill it. To this task the "junta" of Honduran exiles with the Nicaraguan army, addressed itself with great cheer, though but small success.

This "junta" had been formed early in the campaign, and was composed of Gen. Rosales, Gen. Estrada, Gen. Bustillo. They agreed to hold the chairmanship in rotation, each one for 15 days at a time. Naturally enough, this scheme produced discord. The longer they debated the choice of president, the more it became apparent that their interests clashed, and the more obviously impossible became any eventual decision.

Zelaya, watching the process of events with an anxious eye, now attempted to forestall the "junta's" determination. At his suggestion ex-president Sierra proclaimed himself president and raised his flag at Amapala. The news of this rising was received in Tegucigalpa with quite other effects than Zelaya anticipated.

It instantly became apparent that unless Sierra were to return to power, some person who would be generally acceptable to the country must be put in the vacant presidential chair.

**Davila the Leader.**  
The man wanted was one who would be honest, able, and above all, one who had taken no part in the recent revolution. Sierra, who was the choice of the "junta," Davila had been the vice president on the ticket headed by Manuel Bonilla, but had been legislated out of office by the congressional decree whereby Bonilla was declared dictator.

For these reasons Davila has been a sincere supporter of the plan whereby Washington hopes to prevent any further conflicts between the various Central American states. For these reasons, too, he abstained from meddling in the present Nicaraguan embroglio.

**Tomorrow—Schools for Farmers.**

adjoining each other, of same value and damaged the same amount each.

"Without co-insurance, Company A, \$2000; premium, \$20. Fire occurs; loss, \$2000. Company A receives \$20, pays \$2000."

"With 80 percent co-insurance: "Value, \$10,000. Insurance, Company A, \$2000; Company B, \$2000; Company C, \$4000; total, \$8000. Premium, Company A, \$20; Company B, \$20; Company C, \$40; total, \$80." "Loss occurs; \$2000."

"Company A receives \$20, pays \$500. "Company B receives \$20, pays \$500. "Company C receives \$40, pays \$1000. "The three companies receive